

benefit payments in accordance with said calculating step.

51. The method in accordance with claim 32 wherein said personal equity includes mutual funds.

52. The method in accordance with claim 1 further comprising the step of maintaining regulations concerning said benefit payments; and  
applying said regulations during said step of calculating said benefit payments.

53. The method in accordance with claim 52 wherein said regulations comprise applicable tax laws.

54. The method in accordance with claim 16 further comprising the step of modifying said benefits by at least one of said client's survivor --

#### Remarks

The above-referenced application was filed with claims 1-39.

Claims 1, 2, 3, 16, 19, 30, 32, 33 and 37 have been amended, without prejudice.

Claims 40-54 have been added. No new matter has been added.

The following amendments and additions have not been made in order to overcome any prior art known to the Applicant, but have merely been made in order to more clearly express the subject matter which the Applicant regards as the invention. As such, these amendments should not be construed to limit Applicant's rights under applicable patent laws and doctrines.

Claims 1-54 are hereby submitted for review and consideration by the Examiner.

### Fees

Any additional fees or charges required at this time in connection with this application may be charged to Patent and Trademarks Office Deposit Account No. 19-2825, Reference No. 828-002.

### Conclusion

In view of the aforementioned amendment and remarks, it is respectfully submitted that all claims currently pending in the above identified application are now in condition for allowance, the earliest possible notice of which is earnestly solicited. If in the Examiner's opinion the prosecution of the present application would be advanced by a telephone interview, he is invited to contact the undersigned at the telephone number listed below.

Respectfully submitted,

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